

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	Customer No.: 29052
Cassandra J. Mollett, et al.)	
)	Confirmation No.: 2400
Serial No.: 09/474,576)	
)	Art Unit: 3627
Filing Date: December 29, 1999)	
)	Examiner: Andrew J. Rudy
For: SYSTEM AND METHOD FOR DETERMINING)	
COLLECTABILITY IN A DISTRIBUTED)	
NEGATIVE FILE)	

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop Amendment
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Sir:

Responsive to the non-final Office Action dated October 20, 2008, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, Attorney for the Assignee respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 5 of this paper.

Conclusion begins on page 7 of this paper.